

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT  
District of Maine**

**Case No. 13-20231**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benjamin H Sawyer  
PO Box 335  
South Paris, ME 04281

Social Security / Individual Taxpayer ID No.:

xxx-xx-8308

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/1/13

James B. Haines Jr.  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases files on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Maine

In re:  
 Benjamin H Sawyer  
 Debtor

Case No. 13-20231-jbh  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0100-2

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 38

Date Rcvd: Jul 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2013.

db +Benjamin H Sawyer, PO Box 335, South Paris, ME 04281-0335  
 smg +State of Maine, Bureau of Revenue Services, Compliance Division Bankruptcy Unit,  
 P.O. Box 1060, Augusta, ME 04332-1060  
 1869498 +ACS, PO Box 7103, Lewiston, ME 04243-7103  
 1869494 +AOL / GPO, PO Box 65101, Sterling VA 20165-8801  
 1869505 +Anesthesia Assoc of Lew., PO Box 1849, Lewiston, ME 04241-1849  
 1869522 +Bank of America, NA, PO Box 5170, Simi Valley, CA 93062-5170  
 1869497 +Cablevision, 266 Brookside Rd, Waterbury, CT 06708-1461  
 1869511 +Casco Bay Surgery, 10 Andover Rd., Portland, ME 04102-1954  
 1869507 +Central Maine Med. Center, PO Box 4100, Lewiston, ME 04243-4100  
 1869517 +Client Services, Inc, 3451 Harry S. Truman Blvd, St. Charles. MO 63301-9816  
 1869502 +Computer Credit, PO Box 5238, Winston-Salem, NC 27113-5238  
 1869515 +EAS of CT, Inc, PO Box 837, Newtown, CT 06470-0837  
 1869492 +GC Services LP, 6330 Gulfton,, Houston, TX 77081-1198  
 1869510 +Gastroenterology Center CT, 849 Boston Post Rd, Ste 202, Milford, CT 06460-3537  
 1869503 +Great Falls Pathology, PO Box 1849, Lewiston, ME 04241-1849  
 1869504 +Law Office of Carl Trynor PA, PO Box 4290, Portland, ME 04101-0490  
 1869519 +Louise Sawyer, PO Box 355, South Paris, ME 04281-0355  
 1869514 +Maine Medical Center, 22 Bramhall St., Portland, ME 04102-3175  
 1869520 +Marcarelli-Naizby Law Firm, PO Box 4145, Milford, CT 06443-4003  
 1869512 +Mercy Hospital, PO Box 1801, Portland, ME 04104-1801  
 1869521 +Milford Hospital, 300 Seaside Ave, Milford, CT 06460-4600  
 1869508 +Northeast Anesthesia, PO Box 590, Portland, ME 04112-0590  
 1869516 +Quest Diagnostics, 3 Giralda Farms,, Madison, NJ 07940-1027  
 1869527 +Renee Sawyer, 44 Carriage Ln, Milford, CT 06460-7510  
 1869518 +St. Mary's Hospital, PO Box 291, Lewiston, ME 04243-0291  
 1869506 +Stephens Memorial Hospital, 181 Main St., Norway, ME 04268-5648  
 1869496 +Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100  
 1869501 ++THE THOMAS AGENCY INC, 207 LARRABEE ROAD UNIT 6, WESTRBOOK ME 04092-4813  
 (address filed with court: The Thomas Agency, PO Box 6759, Portland, ME 04103)  
 1869523 +The ANSY Company, LLC, 801 S. Rampart BLVD #200, Las Vegas, NV 89145-4898  
 1869513 +X-Ray PA, 140 Canal St., Lewiston, ME 04240-7777

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

1869500 +EDI: RMCB.COM Jul 01 2013 20:28:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935  
 1869499 +E-mail/Text: john@debtmanagementinc.com Jul 01 2013 20:22:49 CRS, PO Box 2336,  
 Plainville, MA 02762-0298  
 1869509 +EDI: CAPITALONE.COM Jul 01 2013 20:28:00 Capital One Bank, PO Box 70886,  
 Charlotte, NC 28272-0886  
 1869525 EDI: IRS.COM Jul 01 2013 20:28:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 1869495 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 01 2013 20:24:06 NCO Financial Systems,  
 PO Box 15630, DEPT 99, Wilmington, DE 19850-5630  
 1869526 +E-mail/Text: usame.ebn@usdoj.gov Jul 01 2013 20:24:25 Office of the US Attorney,  
 100 Middle St., 6th Floor, Portland, ME 04101-4100  
 1869524 EDI: TFSR.COM Jul 01 2013 20:28:00 Toyota Financial Services, PO Box 8026,  
 Ceder Rapids, IA 52409  
 1869493 +EDI: USAA.COM Jul 01 2013 20:28:00 USAA, 9800 Fredericksburg Road,  
 San Antonio, TX 78288-0002

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0100-2

User: admin  
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Page 2 of 3  
Total Noticed: 38

Date Rcvd: Jul 01, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0100-2

User: admin  
Form ID: B18

Page 3 of 3  
Total Noticed: 38

Date Rcvd: Jul 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2013 at the address(es) listed below:

Anthony J. Manhart trustee~~man~~hart@perkinsthompson.com,  
ME13@ecfcbis.com;dshigo@perkinsthompson.com  
Nicolas T Carter, Esq. on behalf of Debtor Benjamin H Sawyer nic@carterlegalservices.com  
Office of U.S. Trustee ustpre~~gion~~01.po.ecf@usdoj.gov

TOTAL: 3